

LIABILITY INSURANCE PLAN

MARYLAND STATE YOUTH SOCCER ASSOCIATION

Under the General Liability Policy, coverage is provided for claims and lawsuits arising from:

- Participant / Player injury
- Spectator injury
- Property damage liability (to other persons property, or other entity property)
- Activities and operations necessary and incidental to the conduct of soccer games / practices / tournaments
- Sponsored functions like meetings, banquets, and fundraisers
- Advertising and Personal Injury liability
- Products / Completed Operations liability, as respects the activities incidental to a soccer team, club or league
- Sexual Abuse or Molestation – claims arising out of alleged or actual acts. Note that coverage is not provided for those accused of abuse, but for a civil suit alleging negligence or other claims against the team, club, league or others in a position of authority.

National Casualty Company provides a \$1,000,000 each occurrence limit of liability under the General Liability Coverage. An additional \$4,000,000 occurrence limit is included under the Excess Liability Coverage provided by this insurance company as well.

The Named Insured under this coverage includes The Maryland State Youth Soccer Association, its member associations, leagues, clubs, teams, players, coaches, referees, Directors and Officers, ODP Administrators, officials, employees and volunteers while acting within the scope of their duties or participation in soccer games, practices, activities or operations sanctioned or approved by The Maryland State Youth Soccer Association.

This summary explanation of the coverage is a description only. Conditions, exclusions and limitations contained in the actual policy should be reviewed for specific details. This description in no way affects or alters the coverage provided.